

EXHIBIT “13”



August 22, 2003

no response

Dr. Wallace B. McGahan
3298 Elamville Street
Clio, AL 36017

RE: Patient: Johnny Sasser
Date of birth: 3/24/51
Our Claim#: AL1-000674-0
Date of Inj.: 5/22/95

Dear Dr. McGahan:

I am the workers' compensation adjuster handling the above referenced claim, but as of Mon., 8/25/03 the claim will be handled by Martye Eloyd at 678-762-8048.

I have enclosed a copy of a Utilization Review/PEER Review dated 3/17/03 by Dr. Terrence J. Wilson. Dr. Wilson has documented his professional opinions which are noted under "Physician Advisor Determination" on pages 3, 4 and 5. Please review the report thoroughly and provide us with your expert opinion as to whether or not you agree with Dr. Wilson's findings. If your opinions are in conflict with Dr. Wilson's findings, please explain.

Dr. McGahan, please provide us with your written response via fax number (770)446-8746. Thank you.

Sincerely,

Retha Alexander
WC Claims Representative

Enclosure - UR/PEER Review report

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